Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	governi	ne name that is on your ment-issued picture cation (for example, iver's license or rt)	Robert First name G Middle name	First name Middle name
	Bring y	our picture cation to your meeting e trustee.	Martinez Last name	Last name
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	have ι	ner names you used in the last 8	First name	First name
		your married or	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	your S	he last 4 digits of Social Security r or federal	xxx - xx - <u>4697</u>	xxx - xx
	Individ	ual Taxpayer cation number	OR	OR
			9 xx - xx	9xx - xx

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Case Number (if known)

Document Robert G Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	Des Plaines L OOOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	Number Street City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Document Robert G Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 2010)). Al ter 7 ter 11 ter 12		equired by 11 U.S.C. § 342(b) for In	
8.	How you will pay the fee	local yours subm with a I nee Appli I requ By la less to	court for more details ab self, you may pay with ca self, you may pay with ca sitting your payment on you pre-printed address. If to pay the fee in install cation for Individuals to Formulate that my fee be waived wyou a judge may, but is not come than 150% of the official the fee in installments). If	out how you may lish, cashier's chec our behalf, your at liments. If you cho Pay The Filing Fee ed (You may request required to, waiv poverty line that all you choose this o	Please check with the clerk's opay. Typically, if you are paying k, or money order. If your attorney may pay with a credit can be compared to the compared to	g the fee ney is and or check In the IO3A). In the or chapter 7. If your income is ou are unable to
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District ILND District None District		09/30/2010	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	own
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line 12.	tatement About an E	nt against you and do you want to s	

	Case 10-044	57 DUC	Document	Page 4 of 55
Debto	or 1 Robert First Name	G Middle Name	Martinez Last Name	Case Number (if known)
Par	Report About Any Busi	nesses You Owr	as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	■ No. □ Yes.	Go to Part 4. Name and location of business Name of business, if any	3
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street	
			City	State Zip Code
			Check the appropriate box to o	describe your business:
			☐ Health Care Business (a:	s defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))
			☐ None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropriation balance standard document No. I	e deadlines. If you indicate that neet, statement of operations, cas do not exist, follow the proced am not filing under Chapter 11.	
		_	am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to the definition in the
Pai	Report if You Own or H	lave Any Hazard	ous Property or Any Property Tha	at Needs Immediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is needed	I, why is it needed?
	S		Where is the property?Number	er Street

City

State

ZIP Code

Debtor 1 Rob

Robert G

Document

Page 5 of 55

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

 Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse On
You must check one:	You must check one:
I received a briefing from an approved credit	I received a briefing from

counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days

days.	and is infinited to a maximum of 15
<u> </u>	red to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

y in a Joint Case):

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	out
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Martinez G Robert

Debtor 1

Page 6 of 55 Case Number (if known) _

	First Name	Middle Name Last N	Name	
Pai	rt 6: Answer These Question	ns for Reporting Purposes		
16.	What kind of debts do you have?	16a. Are your debts prima as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts prima	arily consumer debts? Consumer debts idual primarily for a personal, family, or house arily business debts? Business debts are rinvestment or through the operation of the business debts.	ehold purpose." e debts that you incurred to obtain
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts y	you owe that are not consumer debts or busi	ness debts.
17.	Are you filing under Chapter 7?	_	er Chapter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that after any exe penses are paid that funds will be available to	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the Chapter 7, I am aware that I may proceed, if a. I understand the relief available under each	eligible, under Chapter 7, 11,12, or 13
		under Chapter 7. If no attorney represents me a	and I did not pay or agree to pay someone w	ho is not an attorney to help me fill out
		I understand making a false st	with the chapter of title 11, United States Co statement, concealing property, or obtaining result in fines up to \$250,000, or imprisonmen 9, and 3571.	money or property by fraud in connection
		/s/ Robert G Martine: Signature of Debtor 1	<u>z</u>	Signature of Debtor 2
		Executed on 02/12/20	016 DD / YYYY	Executed on

Debtor 1	Robert	G	Document Martinez	Page 7 of 55 Case Number (if known)
	First Name	Middle Name	Last Name	
•	r attorney, if you are nted by one	proceed under Cha each chapter for wl	apter 7, 11, 12, or 13 of title hich the person is eligible. I	netition, declare that I have informed the debtor(s) about eligibility to 11, United States Code, and have explained the relief available under I also certify that I have delivered to the debtor(s) the notice required by 07(b)(4)(D) applies, certify that I have no knowledge after an inquiry that

if you are not represented by an attorney, you do not need to file this page.

the

🗶 /s/ Daniel Fasman	Date	Date:	02/12/2016
Signature of Attorney for Debtor		MM / DD	/ YYYY
Daniel Fasman			
Printed name			
Geraci Law L.L.C.			
Firm name			
EE C Manros Ct #2400			
55 E. Monroe St., #3400 Number Street			
Number Street	IL	60603	
Number Street Chicago	IL State		B Code
Number Street Chicago City	State	ZIP	
Number Street	State	ZIP	Code

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Fill in this in	formation to ident	ify your case:		
Debtor 1	Robert	G	Martinez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 6,482
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 6,482
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3a. Cop	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$26,864
3b. Cop	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ20,004
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,575.56
	le J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,562.00

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Debtor 1 Robert G Martinez Case Number (if known)

First Name Middle Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 3,894.56 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$<u>0</u>.00

9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this fil	ling:	0 of 55	T. 10. 10 BC	30 Main
Debtor 1	Robert	G	Martinez			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distr	rict of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write you part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re un or have any le Describe	ct information. If more sp. e number (if known). Ans sidence, Building, Land, or gal or equitable interest in	ace is needed, attach a separa wer every question. Other Real Esate You Own or Ha n any residence, building, land	, or similar property?		
	-	-	your entries fro Part 1, includir	ng any entries for pages	>	\$0.00
						φυ.υυ
Part 2:	Describe Your Vel	nicles				
No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Creational vehicles, other vehicles are series of the debtors of the	y s and another unity property (see icles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 3,782.00
			your entries fro Part 2, includir	ng any entries for pages		\$ 3,782.00
Part 3:	Describe Your Per	sonal and Household Items	•			
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ishings urniture, linens, china, kitchen	ware			
Yes.	Describe	Furniture, linens, small applia	ances, table & chairs, bedroom set		\$500	\$500.00

Official Form 106A/B Record # 702104 Schedule A/B: Property Page 1 of 6

Case 16-04457 Doc 1 Robert Debtor 1

First Name

Describe.....

Describe.....

Describe.....

Describe.....

Describe.....

and kayaks; carpentry tools; musical instruments

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

Necessary wearing apparel

09. Equipment for sports and hobbies

collections; electronic devices including cell phones, cameras, media players, games

stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

07. Electronics

No. Yes.

08. Collectibles of value

Yes.

No.

No.

Yes.

10. Firearms

11. Clothes

12. Jewelry

gold, silver

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Document Page 11 of 5 bumber (if known) Desc Main Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Flat screen TV, computer, printer, music collection, cell phone \$500 500.00 Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; 0.00 Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes 0.00 0.00 \$50 50.00 Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,

	No.						
	Yes.	Describe	Watch	\$50		\$	50.00
13. Non	-farm a	inimals					
Exa	amples: I	Dogs, cats, birds, h	orses				
	No.						
	Yes.	Describe	2 dogs, 1 cat	\$0		\$	0.00
14. Any	other	personal and ho	usehold items you did not already list, including any health aids you did not list				
	No.						
	Yes.	Describe					
			books, CDs, DVDs & Family Photos	\$20			
						\$	20.00
15. Add	the do	llar value of all o	of your entries from Part 3, including any entries for pages you have attached				\$1,120.00
for P	art 3. \	Write that numb	er here>		l		Ψ1,120.00
Part 4	, D	escribe Your Fin	ancial Assets				
Do you	own or	have any legal	or equitable interest in any of the following?		porti Do no	ent value of the on you own? of deduct secure emptions	
16. Cas		Monev vou have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
	No.	. ,, ,	**** *** *** *** *** *** *** *** *** *				
	Yes.	Describe					
_	_	2 3001100				\$	0.00

Debtor 1 Robert

Case 16-04457 Doc 1

CDIO	

First Name Middle Name

-IIeg (Martin	JZ1.	L2/.	Ιб
	лπе	JΠE	
Last Nam	ie		

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17.	Deposits of	f money					
	Examples: (Checking, savings	, or other financial accounts; certificates	s of de	eposit; shares in credit unions, brokerage houses,		
		milar institutions.	If you have multiple accounts with the sa	ame ir	nstitution, list each.		
	No.						
	Yes.	Describe	Account Type:	Insti	itution name:		
			Savings Account		Health Savings account	\$	 80.00
			Checking Account		Chase Bank	\$	 500.00
						\$	580.00
18.	Bonds, mu	tual funds, or p	publicly traded stocks			*	
			tment accounts with brokerage firms, mo	oney r	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
	ш	200020				\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated and	d uni	ncorporated businesses, including an interest in		
	No.	•	·		, ,		
	Yes.	Describe	Name of Entity and Percent of Ow	wnare	hin:		
	165.	Describe	Nume of Emily and Fercent of Ow	WIICIS	nnp.	e	0.00
20	Governmen	nt and cornorat	e bonds and other negotiable and	d non	n-negotiable instruments	Ψ	 <u> </u>
20.		=	le personal checks, cashiers' checks, pr		_		
	•		ire those you cannot transfer to someon				
	No.		,	,			
	Yes.	Describe	Issuer name:				
	□ 100.	Describe				\$	0.00
21.	Retirement	or pension acc	counts			¥ <u></u>	
		-		ngs ac	ecounts, or other pension or profit-sharing plans		
	∏No.			Ü			
	Yes.	Describe	Type of account and Institution na	ame.			
	100.	Describe	401(k) or similar plan		Cisco	\$	0.00
			residual presidentes			*	0.00
22	Coourity do	nacita and nra	novmente			⊅	 0.00
22.	=	posits and pre	- -	ontinu	a convice or use from a company		
			osits you have made so that you may co andlords, prepaid rent, public utilities (el				
	No.	Agreemente with	arraioras, propaia rent, pablio atilitos (el	1000110	, gao, water), telecommunications		
	=	Dogoribo	Institution name or individual:				
	Yes.	Describe	institution hame of individual.			\$	0.00
22	Annuities (A contract for	a pariadic payment of manay to y	, O.I. O	ither for life or for a number of years)	Φ	 0.00
23.		A contract for a	a periodic payment of money to y	ou, e	ittler for the or for a number of years)		
	No.		Lancaca and danced from				
	Yes.	Describe	Issuer name and description:				0.00
			IDA 1		The state of the s	\$	 0.00
24.			- · · · · · · · · · · · · · · · · · · ·	ABLE	program, or under a qualified state tuition program.		
	No.	9 550(b)(1), 529A	(b), and 529(b)(1).				
	=			_			
	Yes.	Describe	Institution name and description.	Sepa	rately file the records of any interests.11 U.S.C. § 521(c):		0.00
	-	*****			Live Perfect Process Annual Policy and a second	\$	 0.00
25.		litable or future	interests in property (other than	anyt	hing listed in line 1), and rights or powers		
	No.						
	Yes.	Describe					
						\$	 <u>0.0</u> 0
26.	-		marks, trade secrets, and other in				
		nternet domain na	ames, websites, proceeds from royalties	s and I	icensing agreements		
	No.						
	Yes.	Describe					
						\$	 0.00
27.			other general intangibles				
		Building permits, e	exclusive licenses, cooperative associati	ion ho	ldings, liquor licenses, professional licenses		
	No.						
	Yes.	Describe					
						\$	 0.00

Case 16-04457 Doc 1 Robert

Filed 02/12/16

Martinez

Document

Last Name

Desc Main

Debtor 1 First Name

Middle Name

Entered 02/12/16 14:43:45 Page 13 of 5 bumber (if known)

Мо	ney or property owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you No.		
	Yes. Describe	2015 state and federal tax refund \$1,000	\$ 1,000.00
29.	Family support Examples: Past due or lump son No.	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe		\$ <u>0.0</u> 0
30.		owes you sability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, sid loans you made to someone else	
	Yes. Describe		\$0.00
31.	Interest in insurance police Examples: Health, disability, of No.	cies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. Describe	Health insurance \$0 Term life insurance \$0	\$ <u>0.0</u> 0
32.		nat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes. Describe		\$0.00
33.	Examples: Accidents, employ No.	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
34	Yes. Describe	quidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
04.	No. Yes. Describe	quadred claims of every nature, including counterclaims of the deptor and rights	
35.	Any financial assets you	did not already list	\$0.00
	No. Yes. Describe		\$ <u>0.0</u> 0
		of your entries from Part 4, including any entries for pages you have attached er here	\$1,580.00
P	art 5: Describe Any Bus	siness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	egal or equitable interest in any business-related property?	
			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	ommissions you already earned	
	Yes. Describe		\$0.00

Case 16-04457 Doc 1 Filed 02/12/16 Entered 02/12/16 14:43:45 Desc Main Robert Page 14 of 55 Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No.

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Document Page 15 of 55 Humber (if known) Case 16-04457 Doc 1 Desc Main Robert Debtor 1 First Name Middle Name Describe All Property You Own or Have an Interest in That You Did Not List Above

Part 7: Describe All Property You Own or Have an Interest in That You Did Not L	ist Above	
53. Do you have other property of any kind you did not already list?		
Examples: Season tickets, country club membership No.		
Yes. Describe		
		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 3,782.00	
57. Part 3: Total personal and household items, line 15	\$ 1,120.00	
58. Part 4: Total financial assets, line 36	\$ 1,580.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 6,482.00	\$ 6,482.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$6,482.00

Official Form 106A/B Record # 702104 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:					
Debtor 1	Robert	G	Martinez		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number	r		(Giale)		
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 11: Identify the Property You Claim as Exempt										
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.										
_	ming state and federal nonbankrupto		§ 522(b)(3)							
You are clain	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)								
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.							
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption						
		Copy the value from Schedule A/B	Check only one box for each exemption							
Brief	2003 Gmc Yukon with over			735 ILCS 5/12-1001(c) - \$2,400.00						
description:	150,000 miles.	\$_3,782	 \$	735 ILCS 5/12-1001(b) - \$1,382.00						
Line from			100% of fair market value, up to							
Schedule A/B:	03		any applicable statutory limit							
Brief	Furniture, linens, small appliances,			735 ILCS 5/12-1001(b) - \$500.00						
description:	table & chairs, bedroom set	\$_500	\$							
Line from			100% of fair market value, up to							
Schedule A/B:	06		any applicable statutory limit							
Brief	Flat screen TV, computer, printer,			735 ILCS 5/12-1001(b) - \$500.00						
description:	music collection, cell phone	\$ 500	\$							
Line from			100% of fair market value, up to							
Schedule A/B:	07		any applicable statutory limit							
Brief	Necessary wearing apparel			735 ILCS 5/12-1001(a),(e) - \$50.00						
description:		\$ 50	\$							
Line from			100% of fair market value, up to							
Schedule A/B:	11		any applicable statutory limit							
Official Form 106C	Official Form 106C Record # 702104 Schedule C: The Property You Claim as Exempt Page 1 of 2									

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Page 17 of 55 Number (if known) Document Robert Debtor 1 Last Name

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$50.00 Brief Watch description: \$ 50 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$20.00 books, CDs, DVDs & Family Brief \$ 20 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$500.00 \$ 500 500.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, Cisco, 0.00 735 ILCS 5/12-1006 - \$0.00 **\$**_ 0 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,048.00 Brief 2015 state and federal tax refund \$ 1,000 \$ 1,048 description: Line from 100% of fair market value, up to 28 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes. 702104 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this ir	Caso 16 formation to ident		Filad 02/12/16)2/12/16 1 f 55	4:43:45	Desc Main	
Debtor 1	Robert	G	Martinez					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
Case Numbe	-		(State)				Check if this	s is an
(If known)							amended fil	lina
Be as complete	and accurate as p	rs Who Have Clain cossible. If two married peopleded, copy the Additional Page	e are filing together, both e, fill it out, number the er	are equally resp			у	12/15
additional page	s, write your name	and case number (if known)		,		·	•	
		secured by your property?						
No. Ch	neck this box and si	ubmit this form to the court with	n your other schedules. Yo	ou have nothing e	lse to report on t	his form.		
Yes. Fi	ll in all of the inform	ation below.						
Part 1:	List All Secured Cla	ims						
0	aured eleime If o	araditar has more than one see	urad alaim liat the aradita	r aanaratalu	Col	umn A	Column A	Column C
for each c	laim. If more than	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	in Part 2.	Do	ount of claim not deduct the ue of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Caso 16 04/5	7 Doc 1	Filod 02/12/16	Entered 02/12/16 14:43:4	5 Desc Main	
Fill in this	information to identify your c	ase:		9 of 55		
Debtor 1	Robert	G	Martinez			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the : <u>NO</u>	RTHERN District	of <u>ILLINOIS</u> (State)		Паг	
Case Numb	er				Cneck п	f this is an
Official F	orm 106E/F				amende	ou ming
	e E/F: Creditors W					12/15
ist the other \(align*/>/B: Property \) reditors with \\ eeded, copy	party to any executory contra (Official Form 106A/B) and or partially secured claims that	acts or unexpired n Schedule G: Ex are listed in Sch number the entrie ne and case numb	leases that could result in recutory Contracts and Une redule D: Creditors Who Hat is in the boxes on the left. A	s and Part 2 for creditors with NONPRIORIT a claim. Also list executory contracts on So expired Leases (Official Form 106G). Do not we Claims Secured by Property. If more spa Attach the Continuation Page to this page. C	chedule include any ice is	
1. Do any cr	reditors have priority unsecur	ed claims agains	t you?			
=	Go to Part 2.					
∐ Yes.				and the Cattle and Cattle	and alaba Fan	
each clair nonpriorit unsecure	m listed, identify what type of c ty amounts. As much as possib d claims, fill out the Continuatio	laim it is. If a clain ble, list the claims on Page of Part 1.	n has both priority and nonpr in alphabetical order accordi If more than one creditor ho	ecured claim, list the creditor separately for e iority amounts, list that claim here and show the first the creditor's name. If you have more the lids a particular claim, list the other creditors in the light had list the other creditors.	both priority and nan two priority	
(FOI all e.	xplanation of each type of clain	n, see the instruct	ions for this form in the instit	Total cla	im Priority	Nonpriority
	Lind All of Vous NONDRIORITY	/ U	_		amount	amount
Part 2:	List All of Your NONPRIORITY	Unsecured Claims	5			
_	reditors have nonpriority unse	_	-			
=	ou have nothing to report in th	is part. Submit th	is form to the court with your	other schedules.		
Yes.	vour nonpriority unsecured (claims in the alnh	abetical order of the credit	or who holds each claim. If a creditor has mo	ore than one	
nonpriorit	y unsecured claim, list the cred	ditor separately for	each claim. For each claim	listed, identify what type of claim it is. Do not	list claims already	
	out the Continuation Page of F	•	ulai ciaiiii, iist tile otilei cieu	itors in Part 3.If you have more than three no	ipnonty unsecured	
AT T	Uverse	Loo	t 4 digits of account number	4001		Total claim \$ 222.00
4.1	's Name		-			Ψ
Po Bo	r Street	Wh	en was the debt incurred?	2015-2015		
Number	oli eet	As	of the date you file, the claim	is: Check all that apply		
			Contingent	onesican diacappi,		
Saint City		164 Code	Unliquidated			
Who ow	es the debt? Check one.		Disputed			
=	or 1 only	_				
=	or 2 only		e of NONPRIORITY unsecure Student loans	d claim:		
=	or 1 and Debtor 2 only ast one of the debtors and another	=	Student loans Obligations arising out of a sepa	ration agreement or divorce		
=	ck if this claim relates to a	_	that you did not report as priority	-		
	munity debt		Debts to pension or profit-sharing			
	aim subject to offest?	_	. ,			
No			Other. Specify Collecting fo	r Creditor		
Yes						

Document Page 20 of 55
Case Number (if known) Robert G Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
Capital ONE BANK USA N	Last 4 digits of account number _	NULL	\$ <u>1,211.00</u>
Creditor's Name		2044 2045	
15000 Capital One Dr	When was the debt incurred?	2011-2015	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Richmond VA 23238	Unliquidated		
City State Zip Code /ho owes the debt? Check one.	Disputed		
Debtor 1 only	ш .		
Debtor 2 only	Type of NONDBIODITY upgestred	alaimi	
=	Type of NONPRIORITY unsecured Student loans	ciaim:	
Debtor 1 and Debtor 2 only	Obligations arising out of a separa	tion agreement or diverse	
At least one of the debtors and another	that you did not report as priority c		
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
the claim subject to offest?	Debts to pension or profit-sharing	olaris, and other similar debts	
No	Other. Specify Credit Card or	Credit Use	
Yes	Other. SpecifyOrdate data of		
Chase CARD	Last 4 digits of account number _	NULL	\$ <u>0.00</u>
Creditor's Name			
Po Box 15298	When was the debt incurred?	2005-2010	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Wilmington DE 19850	Unliquidated		
City State Zip Code Tho owes the debt? Check one.	Disputed		
-			
Debtor 1 only	T (NONDRIODITY	atalas.	
Debtor 2 only	Type of NONPRIORITY unsecured Student loans	ciaim:	
Debtor 1 and Debtor 2 only	=	tion agreement or diverse	
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a	that you did not report as priority c		
community debt s the claim subject to offest?	Debts to pension or profit-sharing	dians, and other similar debts	
No	Other. Specify Credit Card or	Credit Use	
Yes	Other. Specify	Crount Coo	
COMENITY BANK/Carsons	Last 4 digits of account number _	NULL	\$ 408.00
Creditor's Name	_		
3100 Easton Square PI	When was the debt incurred?	2013-2015	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Columbus OH 43219	Unliquidated		
City State Zip Code	Disputed		
/ho owes the debt? Check one.			
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	· ·	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
the claim subject to offest?	One did Count on	Cradit Haa	
NO Ves	Other. SpecifyCredit Card or	Orean USE	

Case 16-04457 Doc 1 Filed 02/12/16 Entered 02/12/16 14:43:45 Desc Main Page 21 of 55 Case Number (if known) Document Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Discover FIN SVCS LLC \$ 7,155.00 Last 4 digits of account number _ Creditor's Name 2006-2014 Po Box 15316 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes FIA CARD Services N.A. 0495 \$ 4,034.00 Last 4 digits of account number 4.6 Creditor's Name 2010-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Unknown Credit Extension Yes

GE Money BANK 8189 \$ 1,600.00 4.7 Last 4 digits of account number Creditor's Name 2010-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Unknown Credit Extension

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.8	GMAC Mortgage	Last 4 digits of account number	1653	\$ <u>0.00</u>
	Creditor's Name	Miles was the debt in some 10	2007-2009	
	Po Box 4622	When was the debt incurred?	2507 2005	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Waterloo IA 50704	Contingent		
	Waterloo IA 50704 City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
j	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest?			
	■ No	Other. Specify		
	Yes Illinois Collection SE	Land Author of a count country	7965	\$ 196.00
4.9	Creditor's Name	Last 4 digits of account number		\$ _100.00
	8231 185Th St Ste 100	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	опеск ан шасарру.	
	Tinley Park IL 60487	Unliquidated		
	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
!	At least one of the debtors and another	Obligations arising out of a separation		
[Check if this claim relates to a community debt	that you did not report as priority cla Debts to pension or profit-sharing pl		
1	s the claim subject to offest?	Debts to pension of pront-sharing pr	ans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Culci. Opcony		
4.10	Liberty Savings Bank	Last 4 digits of account number		\$ <u>0.00</u>
	Creditor's Name			
	7111 W Foster Ave	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Chicago IL 60656	Contingent		
	Chicago IL 60656 City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
j	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority cla	ims	
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest?	_		
	No	Other. Specify Mortgage Defic	ency	
	Yes			

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Pa	Your NONPRIORITY Unsecured Claims - Co	ntinuation Page		
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.11	Specialized LOAN Servi	Last 4 digits of account number	0278	\$ <u>0.00</u>
	Creditor's Name	When we delike the second 10	2007-2014	
	8742 Lucent Blvd Ste 300	When was the debt incurred?	2007 2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Highlands Ranch CO 80129	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	_	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	Other. Specify Mortgage Defici	iency	
	Yes	Other. Specify		
4.12	Syncb/SAMS CLUB DC	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2008-2010	
	Po Box 965005	When was the debt incurred?	2000 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	_	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	Other, Specify Credit Card or C	Credit Use	
	Yes	Other. Specify		
4.13	Syncb/SAMS CLUB DC	Last 4 digits of account number	NULL	\$ <u>9,488.00</u>
	Creditor's Name		2006-2016	
	Po Box 965005	When was the debt incurred?	2000-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	Other. Specify Credit Card or C	Credit Use	
	Yes	Other, opening		

Case 16-04457 Doc 1 Filed 02/12/16 Entered 02/12/16 14:43:45 Desc Main Page 24 of 55 Case Number (if known) Document Robert Debtor 1 World Financial Network BANK \$ 2,550.00 4152 4.14 Last 4 digits of account number Creditor's Name 2014-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Unknown</u> Credit Extension List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, Chancery On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Room 802 Line __1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number _ City State Zip Code Codilis & Associates, PC On which entry in Part 1 or Part 2 list the original creditor? Name Line __1__ of (Check one): Part 1: Creditors with Priority Unsecured Claims 15W030 N. Frontage Rd. #100 Part 2: Creditors with Nonpriority Unsecured Claims Number

60527

State Zip Code

Burr Ridge City Last 4 digits of account number __

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Schedule E/F: Creditors Who Have Unsecured Claims

Document Robert G Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 16	: 04457 Doc 1 I	Filad 02/12/16	Entor	ed 02/12/16 1	L4:43:45	Desc Main	
Fi	ll in this in	formation to iden				6 of 55			
D	ebtor 1	Robert	G	Martinez	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this amended filir	
Off	icial F	orm 106G							
Scł	nedule	G: Execut	ory Contracts and	Unexpired Lea	ses				12/15
Be as	complete mation. If n	and accurate as	possible. If two married peopleded, copy the additional page	e are filing together, bot , fill it out, number the e	h are equal	ly responsible for sup attach it to this page.	plying correct On the top of a	iny	
addit	ional page	s, write your nam	e and case number (if known)	•			•	•	
1. L	_	-	contracts or unexpired leases' submit this form to the court with		'au hava nat	hing also to report on	thic form		
	_		mation below even if the contrac						
-	— 103.111		nation below even if the contract	no or readed are noted in	Ochedale 7	D. Property (Cincian	om 100/0B)		
			or company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	ns for this form in the inst	ruction book	det for more examples	of executory co	ontracts and	
	Person or	company with wh	hom you have the contract or	lease		State what the o	contract or lease	e is for	
	1	, , , , , , , , , , , , , , , , , , ,	,						
2.1	J				_				
	Name				_				
	Number	Street							
	City		State Zip	Code	-				
2.2									
	Name				_				
	Number	Street			_				
	Number	oucci							
	City		State Zip	Code	_				
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
	J.,								
2.4					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.5	,		Said Elp	-					
2.5	Name				_				
	Name				_				
	Number	Street							

State Zip Code

City

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Robert	G	Martinez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	question.	
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)	
	No.				
	Yes				
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)
	No. Go to line 3.				
	Yes. Did your sp	ouse, former spouse, or legal ec	uivalent live with you at the	time?	
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.
	Name of your spo	use, former spouse or legal equivalent			
	Number St	reet			
	City		State	Zip Code	
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	
3.2				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et		_	Schedule G, line
	City	S	tate Z	Zip Code	_
3.3				_	Schedule D, line
	Name			_	Schedule E/F, line
	Number Stre	et			Schedule G, line
	City	S	tate Z	Zip Code	

Official Form 106H Record # 702104 Schedule H: Your Codebtors Page 1 of 1

				<u> </u>
ill in this in	formation to identi	fy your case:		
Debtor 1	Robert	G	Martinez	
D. H. O	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruntey Court for t	the: NORTHERN DISTRICT (OF ILLINOIS	
		uic. NorthErry DioTriot C	OI ILLIIVOIO	Observato Matrice Serv
	·			Check if this is:
Case Number (If known)				An amended filing A supplement showing post-petition

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Warehouseman		
	Occupation may Include student or homemaker, if it applies.	Employers name	Conservation Tec	hnology	
		Employers address	725 Landwehr Rd		
			Northbrook, IL 60	062	<u>, </u>
		How long employed there?	Approx 1 year		
Fa	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ne date you file this form. If you have more than one employer, combine	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, c		-	\$3,483.59	\$0.00
3.	Estimate and list monthly overting	пе рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$3,483.59	\$0.00

 Official Form 106I
 Record # 702104
 Schedule I: Your Income
 Page 1 of 2

Debtor 1

First Name

G Robert

Middle Name

Document

Last Name

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Case Number (if known) _

For Debtor 1 For Debtor 2 or non-filing spouse \$3,483.59 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$786.48 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$121.55 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$908.03 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,575.56 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: \$0.00 8h. \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$2,575.56 \$0.00 \$2.575.56 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$2,575.56 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

Fill in this in	formation to identify yo	ur case:				
Debtor 1	Robert	G	Martinez	Check if this is:		
	First Name	Middle Name	Last Name	An amend	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		nent showing pos of the following o	t-petition chapter 13 date:
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS			
Case Number				MM / DD /	YYYY	
Official 5	100 l			A separate	e filing for Debtor	2 because Debtor 2
	<u>orm 106J</u>			maintains	a separate house	ehold.
	e J: Your Ex					12/14
-				are equally responsible for supply ges, write your name and case nu	_	
Part 1:	Describe Your Household					
1. Is this a joi	nt case?					
	Go to line 2.					
Yes. I	Does Debtor 2 live in a s	eparate nousenoid?				
	<u> </u>	t file a separate Sched	ule J.			
2. Do you h	nave dependents?	X No				1
-	st Debtor 1 and	H	ut this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2			ndent			X No
	tate the dependents'					Yes
names.						X No
						Yes
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include	X No				
	s of people other than and your dependents?	Yes				
Part 2:	stimate Your Ongoing Mo	onthly Expenses				
-				n as a supplement in a Chapter 13	-	
the applicable		ptcy is filed. If this is	a supplemental <i>schedule J</i> ,	check the box at the top of the for	rm and mi in	
	-	-	tance if you know the value r Income (Official Form 106I	١		Your expenses
	tal or home ownership each for the ground or lot.	xpenses for your resi	dence. Include first mortgage	e payments and	4.	\$1,250.00
	cluded in line 4:					
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association of	r condominium dues			4d.	\$0.00

G Robert

Debtor 1

Document

Page 31 of 55

Case Number (if known) _

ebtor 1	Robert	iviai tii lez	Case Number (if known)		
	First Name Middle Name	Last Name			
				Your expense	es
5.	Additional Mortgage payments for your	residence, such as home equity loans	5.		\$0.00
	Utilities: 6a. Electricity, heat, natural gas		6a.		\$180.00
	6b. Water, sewer, garbage collection		6b.		\$0.00
	6c. Telephone, cell phone, internet, sate	illite and cable service	6c.		\$125.00
	6d. Other. Specify:		6d.	\$	0.00
	Food and housekeeping supplies		7.	·	\$450.00
	Childcare and children's education costs		8.		\$0.00
	Clothing, laundry, and dry cleaning	•	9.		\$60.00
	Personal care products and services		10.		\$15.00
	-		11.		\$50.00
	Medical and dental expenses Transportation. Include gas, maintenance	hue or train faro	12.		\$262.00
	Do not include car payments.	r, bus or train rate.	12.		,
13.	Entertainment, clubs, recreation, newspa	apers, magazines, and books	13.		\$50.00
14. (Charitable contributions and religious de	onations	14.		\$0.00
	Insurance.				
l	Do not include insurance deducted from you	our pay or included in lines 4 or 20.			
	15a. Life insurance		15a .		\$0.00
	15b. Health insurance		15b.		\$0.00
	15c. Vehicle insurance		15c.		\$65.00
	15d. Other insurance. Specify:		15d.		\$0.00
16.	Taxes. Do not include taxes deducted from	n your pay or included in lines 4 or 20.			
;	Specify:		16.		\$0.00
17. I	Installment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$0.00
	17b. Car payments for Vehicle 2		17b.		\$0.00
	17c. Other. Specify:		17c.		\$0.00
	17d. Other. Specify:		17d.		\$0.00
18. `	Your payments of alimony, maintenance	, and support that you did not report as deduc	ted		
1	from your pay on line 5, Schedule I, You	r Income (Official Form 106I).	18.		\$0.00
19. (Other payments you make to support otl	ners who do not live with you.			
;	Specify:		19.		\$0.00
20.	Other real property expenses not include	ed in lines 4 or 5 of this form or on Schedule I:	Your Income.		
:	20a. Mortgages on other property		20a .		\$ 0.00
:	20b. Real estate taxes		20b.	\$	0.00
:	20c. Property, homeowner's, or renter's in	surance	20c.	\$	0.00
:	20d. Maintenance, repair, and upkeep exp	enses	20d.	\$	0.00
	20e. Homeowner's association or condom		20e.	\$	0.00

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Robert G Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$55.00 21. Other. Specify: ___Pet Care (\$50.00), Postage/Bank Fees (\$5.00), 21. \$2,562.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,575.56 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,562.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$13.56 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 702104 Schedule J: Your Expenses Page 3 of 3

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Robert	G	Martinez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under a smaller of a size of the last the filter of					
correct.	d the summary and schedules filed with this declaration and that they are true and				
40					
/s/ Robert G Martinez Signature of Debtor 1	Signature of Debtor 2				
00/40/0040					
Date 02/12/2016 MM / DD / YYYY	Date MM / DD / YYYY				

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			our rec	10 0 1
Fill in this in	formation to ider	ntify your case:		
Debtor 1	Robert	G	Martinez	
Debior 1	Koneir	G	IVIAI III ICZ	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILL INOIS	
Office Otates	Burningploy Court ic	in the : IVORTHERM _ Blothot of _	(State)	
O Ni	_		(State)	
Case Number (If known)			_	
(II KIIOWII)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(if known). Answer every question.			
Part '	Give Details About Your Marital Status and Wher	e You Lived Before		
01. W h	nat is your current marital status?			
_	Married			
	Not married			
	Not marned			
02 Du	ring the last 3 years, have you lived anywhere other	than where you live no	w?	
	No.	-		
	Yes. List all of the places you lived in the last 3 years	. Do not include where y	rou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		iiveu tileie	Same as Debtor 1	Same as Debtor 1
	797 Kenilworth Ct	FROM 05/2002		Gaine as bestor 1
	Des Plaines IL 60016-3145	To 02/2015		
and	perty states and territories include Arizona, Californal Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebto Explain the Sources of Your Income			s, washington,

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Debtor 1 Robert Martinez Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,155 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$39,849 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$10,544 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$10,868 Unemployment For last calendar year: (January 1 to December 31, 2014) List Certain Payments You Made Before You Filed for Bankruptcy

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Debte	or 1	Robert	G	Martinez	_	Case Number (if known)		
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's or	Debtor 2's debts primarily co	onsumer debts?				
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as							
	ч		•			2 III 11 0.0.0. 3 10 1(0) (20	
	"incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?							
		☐ No. Go to I	ine 7.					
		Yes. List be	elow each creditor to whom you	u paid a total of \$6,22	25* or more in one or mo	re payments and the		
		total amou	nt you paid that creditor. Do no	t include payments fo	or domestic support oblig	ations, such as		
	child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.							
		Yes. Debtor 1 or D	ebtor 2 or both have primarily	consumer debts.				
		During the 90	days before you filed for bankr	uptcy, did you pay ar	ny creditor a total of \$600	or more?		
	No. Go to line 7.							
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that							
		creditor. Do	not include payments for dom	estic support obligat	ions, such as child suppo	ort and		
		alimony. Al	so, do not include payments to	an attorney for this t	pankruptcy case.			
				Dates of payments	Total amount paid	Amount you still	owe Was this payment for	
07	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations,							
	suc	h as child support an	d alimony.					
	=	No.						
	Ш	Yes. List all paymen	ts to an insider.					
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
08	an i	nsider?	filed for bankruptcy, did you mote guaranteed or cosigned by		r transfer any property o	n account of a debt that	benefited	
		No.	3					
	=	Yes. List all paymen	ts to an insider					
	_			Dates of	Total amount	Amount you still	Reason for this payment	
				payment	paid	owe	Include creditor's name	
F	art 4	Identify Legal a	ctions, Repossessions, and Fore	eclosures				
09	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.							
	_	No.	act disputes.					
	=	Yes. Fill in the detail:	3					
						Status of the case		

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Deptor	1	Robert	G	iviai tii lez	Case Number (If	known)	
		First Name	Middle Name	Last Name			
			u filed for bankruptcy, was d fill in the details below.	any of your property repossessed, forec	closed, garnished, attached	, seized, or le	vied?
	П١	No. Go to line 11					
i		es. Fill in the infor	mation below.				
				Describe the property		Date	Value of the property
		Specialized Loan	Service	797 Kenilworth Ct., Des Plaines, IL	_ 60016	2015	\$230,280
		8742 Lucent Blvd	Ste 300				
		Highlands Ranch,	CO, 80129				
				Explain what happened			
				Property was repossessed.			
				Property was foreclosed.			
				Property was garnished.			
				Property was attached, seized	i, or levied.		
		-	you filed for bankruptcy, on the second second yment because you owed	did any creditor, including a bank or fi I a debt?	nancial institution, set off	any amounts	from your accounts
	١	No. Go to line 11					
	□ \	es. Fill in the infor	mation below.				
			ou filed for bankruptcy, wa er, a custodian, or anothe	as any of your property in the possess er official?	ion of an assignee for the	benefit of cre	editors, a
I	Ν	lo.					
	ΙY	es.					
	rt 5:		fts and Contributions				
13 \	_	i in 2 years before y No.	you filed for bankruptcy, c	did you give any gifts with a total value	of more than \$600 per pe	rson?	
		vo. Yes. Fill in the detai	ils for each gift				
			-	did you give any gifts or contributions	with a total value of more	than \$600 to	any charity?
			you med for bullkruptey, t	and you give any gines of contributions	with a total value of more	than your to	uny chanty i
	_ \ _ \		No formando elfe				
	Ц '	es. Fill in the detai	ils for each gift.				
Po	rt 6:	List Certain Lo	sses				
		in 1 year before yo bling?	ou filed for bankruptcy or	since you filed for bankruptcy, did you	a lose anything because o	f theft, fire, of	ther disaster, or
	١	No.					
	□ \	es. Fill in the detai	ils for each gift.				
		List Cartain Ba	nyments or Transfers				
Pa	11.7/≡	List Gertain Pa	ignients of Transfers				
á	abou	ut seeking bankrup	otcy or preparing a bankru	id you or anyone else acting on your b uptcy petition? arers, or credit counseling agencies fo			
ı	П١	No.					
	_	res. Fill in the detai	ils				
ı							

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Last Name

G

Middle Name

Robert

First Name

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Case Number (if known) _

	Party Contact Info	Description and value of	any property transferred		Date paymen or transfer	Amount of payment
	Geraci Law L.L.C.					Payment/Value:
	55 E. Monroe Street #3400					\$2,095.00: \$1,265.00
	Chicago,IL 60603					paid prior to filing, balance to be paid
						after case filing.
	Party Contact Info	Description and value of	any property transferred		Date paymen	t Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services	3	:	2016	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
17	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that y	s or to make payments to your cre	• • •	fer any prop	perty to anyon	e who
	No.					
	Yes. Fill in the details.					
18	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers	siness or financial affairs?				
	Do not include gifts and transfers that you ha		-			37
	No.					
	Yes. Fill in the details for each gift.					
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pro		o a self-settled trust or s	similar devic	e of which yοι	ı are a
	No.					
	Yes. Fill in the details for each gift.					
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accounts; certifica	ites of deposit; shares in			
	No.	-,	-			
	Yes. Fill in the details.					
	_	Last 4 digits of account number	Type of account or	Date accour	nt was La	st balance before
			instrument	closed, sold or transferre		osing or transfer
21	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depo	sitory for secu	urities,
	No.					
	Yes. Fill in the details.					
		Who else had access to it?	Describe the content	nts		you still ve it?
					- III	

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Debtor 1	Robert	G	Martinez	Case Number (if known)	
	First Name	Middle Name	Last Name		
22 Ha	ave you stored property i	in a storage unit or plac	e other than your home within 1	year before you filed for bankruptcy?	
	No.				
	Yes. Fill in the details.				
_		Who	else has or had access to it?	Describe the contents	Do you still
					have it?
Part	9 Identify Property Yo	ou Hold or Control for So	meone Else		
	you hold or control any r someone.	property that someone	e else owns? Include any proper	ty you borrowed from, are storing for, or l	hold in trust
	No.				
F	Yes. Fill in the details.				
_	•	When	e is the property?	Describe the property	Value
Part '	Give Details About	Environmental Information	on		
For the	e purpose of Part 10, the	following definitions ap	oply:		
haz inc	zardous or toxic substan cluding statutes or regula	ces, wastes, or materia	I into the air, land, soil, surface we anup of these substances, was		
	e means any location, fa or used to own, operate, o		=	aw, whether you now own, operate, or util	ize
_	zardous material means bstance, hazardous mate	, ,		waste, hazardous substance, toxic	
Report	t all notices, releases, an	d proceedings that you	know about, regardless of when	n they occurred.	
24 Ha	as any governmental uni	t notified you that you r	may be liable or potentially liable	under or in violation of an environmental	l law?
	No.				
	Yes. Fill in the details.				
		Gove	rnmental unit	Environmental law, if you know it	Date of notice
25 Ha	ave you notified any gove	ernmental unit of any re	elease of hazardous material?		
	No.	,			
	Yes. Fill in the details.				
_	1 100. Till ill the details.	Gove	rnmental unit	Environmental law, if you know it	Date of notice
		2010		,,	
26 Ha	ave you been a party in a	ny judicial or administr	ative proceeding under any envi	ironmental law? Include settlements and o	orders.
	No.				
	Yes. Fill in the details.				
		Cour	t or agency	Nature of the case	Status of the case
Part 1	Give Details About	Your Business or Connec	tions to Any Business		
27 W	ithin 4 years before you	filed for bankruptcy, did	d you own a business or have an	y of the following connections to any bus	siness?
	A sole proprietor or	self-employed in a trac	de, profession, or other activity,	either full-time or part-time	
	A member of a limit	ed liability company (L	LC) or limited liability partnershi	p (LLP)	
	A partner in a partn	ership			
	An officer, director,	or managing executive	of a corporation		
	An owner of at leas	t 5% of the voting or eq	uity securities of a corporation		
	I No. No. 20	andra C. J. E. 115			
	No. None of the above a		dalla halam ferrarele l		
L	Yes. Check all that appl	y above and fill in the de	tails below for each business.		

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Debtor 1	Robert	G	Martinez	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before titutions, creditors,		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the deta	ils.			
		Date iss	sued		
Part 12	Sign Below				
in co		nkruptcy case can result in fi	ing a false statement, concealing ines up to \$250,000, or imprisonn	property, or obtaining money or property by fraud nent for up to 20 years, or both.	
×	/s/ Robert G Mai	rtinez	×		
	Signature of Debto	r 1	Signature of D	ebtor 2	
	Date 02/12/2016 MM / DD /		Date	DD / YYYY	
I	lo	al pages to Your Statement o	of Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?	
□ <i>1</i>	res es				
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out bank	ruptcy forms?	
I	No				
□ '	es. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)).

	Caso 16 (04457 Doc 1 F	iilad 02/12/16	ed 02/12/16 14:43:4	5 Desc Main	
Fill in this	information to identif			1 of 55	5 Desc Main	
	D. I I	0				
Debtor 1	Robert	G	Martinez			
Dobtor 2	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)) First Name	Middle Name	Last Name			
	es Bankruptcy Court for the District of <u>ILLINOIS</u>	ne : <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTERN			
			(State)		☐ Check if this is an	
					amended filing	
Official F	Form 108					
				_		
Stateme	ent of Intent	ion for Individua	ls Filing Under Chap	ter 7		12/
f you are an i	individual filing under	chapter 7, you must fill out t	his form if:			
■ creditors ha	ave claims secured by	y your property, or				
■ you have le	eased personal proper	ty and the lease has not exp	ired.			
You must file	this form with the co	urt within 30 days after you fi	ile your bankruptcy petition or by th	e date set for the meeting of cre	editors,	
whichever is e	earlier, unless the cou	urt extends the time for cause	e. You must also send copies to the	creditors and lessors you list.		
f two married	d people are filing tog	ether in a joint case, both are	equally responsible for supplying	correct information.		
	must sign and date th					
=	-	•	led, attach a separate sheet to this	orm. On the top of any addition	al pages,	
write your nar	me and case number	(if known).				
Part 1:	List Your Creditors W	ho Have Secured Claims				
For any cr information	=	d in Part 1 of Schedule D: Cre	editors Who Have Claims Secured	by Property (Official Form 106D)), fill in the	
Identify th	e creditor and the pro	operty that is collateral	What do you intend to do	with the property that	Did you claim the property as exempt on Schedule C?	
0 111 1	1.		П 0		<u> </u>	
Creditor'	S		☐ Surrender the p	•	☐ No	
name:				erty and redeem it	☐ Yes	
Descript	tion of		Retain the prop	perty and enter into a		
property	,		Reaffirmation A	lgreement.		
securing	debt:		Retain the prop	perty and [explain]:	_	
Creditor'	'e		Surrender the			
	3			roperty	<u> </u>	_
			<u>=</u>	· •	No	_
name:			Retain the prop	perty and redeem it	No ☐ Yes	_
	tion of		Retain the prop	perty and redeem it perty and enter into a		
name:			Retain the prop	perty and redeem it perty and enter into a		
name: Descript	,		Retain the prop Retain the prop Reaffirmation A	perty and redeem it perty and enter into a		
name: Descripti property	,		Retain the prop Retain the prop Reaffirmation A	perty and redeem it perty and enter into a suggested and enter into a suggested and a suggeste		

Debtor 1

Robert

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Desc Main

First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you	listed in Schedule G: Executory Contracts and Unexpired Lea	ses (Official Form 106G),
	eases. Unexpired leases are leases that are still in effect; the le	
ended. You may assume an unexpired personal pro	operty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leas	ses	Will the lease be assumed?
Lessor's name:		☐ No
Description of legand		☐ Yes
Description of leased property:		
L accorde nome.		Пи
Lessor's name:		
Description of leased		□ Tes
property:		
Lessor's name:		□No
Description of leased		Yes
property:		
Lessor's name:		□No
		 Yes
Description of leased property:		
Lessor's name:		□No
Description of leased		□Yes
property:		
Lessor's name:		□No
		Yes
Description of leased property:		
		_
Lessor's name:		□ No
Description of leased		Yes
property:		
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicat personal property that is subject to an unexpired lea	ted my intention about any property of my estate that secures a ise.	a debt and any
🗶 /s/ Robert G Martinez	Signature of Debtor 2	_
Signature of Debtor 1	Signature of Debtor 2	
DateDated: 02/12/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Robert G Mart	inez / Debtor	Case No:	
		Chapter:	Chapter 7
	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEB	BTOR
4 7			
compensation p	aid to me within one year before the filing o	6(b), I certify that I am the attorney for the abov f the petition in bankruptcy, or agreed to be paid emplation of or in connection with the bankrupt	d to me, for services
For legal s	services, I have agreed to accept	\$2,095.00	
Prior to th	e filing of this statement I have received	\$1,265.00	
Balance D	ue	\$830.00	
2. The source	of the compensation paid to me was:		
Deb	tor(s) Other: (specify		
3. The source	of compensation to be paid to me is:		
Det	otor(s) Other: (specify		
4. I have of my law firm.	not agreed to share the above-disclosed con	npensation with any other person unless they are	e members and associates
I have	agreed to share the above-disclosed compe	nsation with a other person or persons who are r	not members or associates
5. In return for case, include		ender legal service for all aspects of the bankrup	ptcy
a. Analy bankruptcy;	sis of the debtor's financial situation, and re	ndering advice to the debtor in determining who	ether to file a petition in
b. Prepa	ration and filing of any petition, schedules, s	tatements of affairs and plan which may be requ	uired;
c. Repre	sentation of the debtor at the meeting of cred	ditors and confirmation hearing, and any adjourn	ned hearings thereof;
6. By agreem	ent with the debtor(s), the above-disclosed for	ee does not include the following service:	
	_	dates, amendments to schedules, adversary her contested matters except the first meeting o	-
		CERTIFICATION	
	I certify that the foregoing is a complet payment to	te statement of any agreement or arrangement fo	or
	me for representation of the debtor(s) in the		
	Date: 02/12/2016	/s/ Daniel Fasman	
	Date	Signature of Attorney	
		Geraci Law L.L.C.	

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Name of law firm

#3400 Chcago FileBicad 92/132/166014 et @ 65 Tacila Decisio Main Case 16-04457 Doc 1 Fi Document

Date: 1/30/2016

Consultation Attorney:

ge 44 of 55

Record #: 702-104



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 20 This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail)to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) Robert Marti ebtor) or(s), Representing Geraci Law L.L.C. rev 150511 Attorney for th

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert G Martinez / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/12/2016 /s/ Robert G Martinez

Robert G Martinez

X Date & Sign

Record # 702104 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

702104 B 201A (Form 201A) (11/11) Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

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deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/12/2016	/s/ Robert G Martinez	
	Robert G Martinez	_
Dated: 02/12/2016	/s/ Daniel Fasman	
	Attorney: Daniel Fasman	_

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Debto	or 1	Robert First Name	G Middle Name	Martinez Last Name	Case Number (if k	nown)		
Pai	t 6:	Answer These Question	s for Reporting Purposes					
16.	you	at kind of debts do have?	16a. Are your debts as "incurred by ar No. Go to line Yes. Go to line noney for a busin No. Go to line Yes. Go to line	n individual primarily for a p e 16b. ne 17. primarily business deb ness or investment or throug e 16c. ne 17.	ebts? Consumer debts are definersonal, family, or household pure of the pure of the business debts are debts to the operation of the business debts or business debts or business debts.	Irpose." hat you incurred to obtain or investment.		
	Do y any excla adm are p avail	you filing under pter 7? ou estimate that after exempt property is uded and inistrative expenses paid that funds will be able for distribution asecured creditors?	Yes. I am filing un	g under Chapter 7. Go to I nder Chapter 7. Do you est re expenses are paid that fu	ine 18. timate that after any exempt proj unds will be available to distribut	perty is excluded and te to unsecured creditors?		
		many creditors do estimate that you ?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 1,000 □ 5,001 □ 10,00		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
	estin	much do you nate your assets to orth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 millio	□ \$10,0 0 □ \$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	estim to be	much do you nate your liabilities ? Sign Below	\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$10,0 0 □ \$50,0	0,001-\$10 million 100,001-\$50 million 100,001-\$100 million 000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐ More than \$50 billion		
or y			I have examined this petition, and I declare under penalty of perjury that the information provided is true and					
			If I have chosen to file un of title 11, United States under Chapter 7.	nder Chapter 7, I am aware Code. I understand the reli	that I may proceed, if eligible, u ef available under each chapter,	nder Chapter 7, 11,12, or 13 and I choose to proceed		
			If no attorney represents this document, I have obt	me and I did not pay or ag tained and read the notice	ree to pay someone who is not a required by 11 U.S.C. § 342(b).	an attorney to help me fill out		
			I understand making a fa	lse statement, concealing p an result in fines up to \$250	e 11, United States Code, specif property, or obtaining money or p 0,000, or imprisonment for up to	property by fraud in connection		
			Signature of Debtor	5 gm	Signature	of Debtor 2		
			Executed on :	2 / 12 /2016 M / DD / YYYY	Executed	on		

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		L	Document Pa	ige 49 of 55	
Fill in this in	nformation to identi	fy your case:			
Debtor 1	Robert	G	Martinez		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name				
[Middle Name	Last Name		
		he: <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Numbe (If known)	·			Check if this is an	
				amended filing	
Official E	- 400 D				
	<u>orm 106 De</u>				
Declarat	ion About	an Individual D	ebtor's Sched	ules	12/15
f two married n	eonle are filing tog	ether, both are equally respo			12/15
ou must me the bootstaining mone	us form whenever y V or property by fra	ou file bankruptcy schedule and in connection with a ban	es or amended schedules. N	laking a false statement, concealing property, or fines up to \$250,000, or imprisonment for up to 20	
ears, or both.	18 U.S.C. §§ 152, 13	41, 1519, and 3571.	mapley case can result in i	ines up to \$250,000, or imprisonment for up to 20	
	_				
s	ign Below				
Did vou pav	or agree to pay sor	neone who is NOT an attorn	ov to holo vou fill out house		
No	ar agree to pay con	IS NOT AN ALLOIS	ey to neip you iii out banki	uptcy forms?	
_			•		
Yes. N	ame of Person		·	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
				Signature (Official Form 119).	
Under penalt	y of perjury, I decla	re that I have read the sumn	nary and schedules filed wi	th this declaration and that they are true and	***************************************
correct.					***************************************
	1 1				***************************************
X RO	W G	- Open	*		***************************************
Signature	of Debtor 1		Signature of Debtor	2	Transcon Communication of the
Date 2	1/2 /2016	•	Dete		
MM	/ DD / YYYY		Date	YYYY	
					1

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Debtor 1 Robert Martinez Case Number (if known) Last Name 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice. Declaration, and Signature (Official Form 119). Case 16-04457 Doc 1 Filed 02/12/16 Entered 02/12/16 14:43:45 Desc Main Document Page 51 of 55

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Case Number (If known)

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts	and Unexpired Leases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are ended. You may assume an unexpired personal property lease if the trustee does not assume it	still in effect; the lease period has not yet
	. 11 0.5.0. 3 305(p)(z).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased	☐ Yes
property:	
Lessor's name:	☐ No
Description of leased property:	163
Lessor's name:	□No
Description of leased	☐ Yes
property:	
Lessor's name:	□No
Description of least d	
Description of leased property:	
Lessor's name:	
Lesson o harrie.	□No
Description of leased	□Yes
property:	
Lessor's name:	□No
Description of leased	☐Yes
property:	
Lessor's name:	
Lesson's Harrie.	□ No
Description of leased	☐ Yes
property:	
Part 3: Sign Below	
nder penalty of perjury, I declare that I have indicated my intention about any property of my esta	to that converse daht and ann
ersonal property that is subject to an unexpired lease.	ne dial secures a debt and any
Ost con-	
Signature of Debtor 1	
Dated: 7 17 /20	
Date	

Debtor 1 Robert

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 2 / /2 /2016

Pohort G Marting

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert G Martinez / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DEGLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 🗸 / 🏒 /2016

Robert G Martine

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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De	btor 1	Robert	G	Martinez	Case Number (if known)	
		First Name	Middle Name	Last Nam o	\(\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\tince{\text{\text{\text{\text{\text{\text{\text{\text{\text{\texi{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\texi{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\ti}\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\ti}\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\tin}\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\tert{\text{\text{\texi}\tinz}\\ \text{\text{\text{\text{\text{\texi}\text{\text{\texi}\text{\text{\texi}\text{\text{\text{\text{\ti}\tint{\text{\text{\text{\text{\texi}\tint{\tin}\tint{\texi}\tint{\tiint{\text{\texit{\texi}\tint{\text{\texi}\tint{\text{\tin}\	
					Debtor 1 D	olumn B ebtor 2 or on-filing spouse
8.	Unem	ployment com	pensation		\$0.00	\$0.00
	Do not	t enter the amo	ount if you contend that the amoun urity Act. Instead, list it here:	t received was a benefit		
	For vo	our spouse				
_	•	·				
9.	Pensi benefi	i on or retireme it under the So	ent income. Do not include any an cial Security Act.	nount received that was a	\$0.00	\$0.00
10	Do no as a v	ot include any b victim of a war o	crime, a crime against humanity, o	Security Act or payments received		·
	10a				\$0.00	0.00
					\$ 0.00	\$0.00
	10c. Te	otal amounts fr	rom separate pages, if any.		\$0.00	\$0.00
11	. Calcu colum	l ate your total n. Then add th	current monthly income. Add lin e total for Column A to the total fo	es 2 through 10 for each r Column B.	\$3,894.56 +	\$0.00 = \$3,894.56
F	art 2:	Determine	Whether the Means Test Applies (to You		
12	Calcu	late your curre	ent monthly income for the year.	Follow these steps:		
				• 11	Copy line 11 here	^{12a.} \$3,894.56
		Multiply by 12	(the number of months in a year).			x 12
	12b.	The result is ye	our annual income for this part of	the form.		12b. \$46,734.72
13	Calcul	late the media	n family income that applies to y	ou. Follow these steps:		
	Fill in t	the state in whi	ich you live.	IL		
	Fill in t	the number of	people in your household.	1		
	Fill in t	the median fan	nily income for your state and size	of household		13. \$49,682.00
	To find	d a list of applic		online using the link specified in th		
14.	How d	lo the lines co	mpare?			
	14a. [Line 12b is le Go to Part 3.		e top of page 1, check box 1, There	e is no presumption of abuse.	
	14b. [nore than line 13. On the top of pa and fill out Form 122A- <i>2</i> .	ge 1, check box 2, The presumption	on of abuse is determined by Form 122A	2.
F	art 3:	Sign Belov	W			•
	. '	By signing her	e, I declare under penalty of perjui	ry that the information on this stater	nent and in any attachments is true and c	orrect.
			Robert G Martinez			
		Date::	2/2/2016			
	ı	If you checked	line 14a, do NOT fill out or file Fo	rm 122A-2.		
		If you checked	line 14h fill out Form 122A-2 and	file it with this form		

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Form B 201A, Notice to Consumer Debtor(s)

In re Robert G Martinez / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 2 / 12/2016 Pour

Robert G Martinez^c

X Date & Sign

Dated: _______/201

Attorney: Daniel Fasman